

*REMARKS/ARGUMENTS*

Claims 22-26 and 29-31 are presently pending in this application. Claims 22, 30 and 31-16 were rejected under 35 U.S.C. §103(a) as being obvious over U.S. Patent No. 3,650,210 to Archer (hereinafter "Archer") in view of U.S. Patent No. 5,156,384 to Donahue (hereinafter "Donahue"). Claim 23 was rejected as being obvious over the combination of Archer and Donahue in further view of U.S. Patent No. 2,430,720 to Kline, et al. (hereinafter "Kline"). Claims 24 and 25 were rejected as being obvious over the combination of Archer and Donahue in further view of U.S. Patent No. 5,586,479 to Roy, et al. (hereinafter "Roy"). Claim 26 was rejected as being obvious over the combination of Archer, Donahue and Kline in further view of Roy. Claim 29 was rejected as being obvious over the combination of Archer and Donahue in further view of U.S. Patent No. D462,965 to Pentz (hereinafter "Pentz").

Claims 22-26 and 29-31 remain in this application.

Applicants are grateful for the conversation with the Examiner on May 16, 2006, in which the Examiner indicated that an amendment that more clearly noted the separation of the cut financial card of the second configuration from what remained of the supplied card of the first configuration would be viewed more favorably in consideration toward allowance.

In light of the Examiner's comments, claim 22 has been amended to include a limitation of cutting financial cards of a first configuration at a cutting station to form cut financial cards and scrap, where the cut financial cards are of a second configuration. As amended, the claim includes a limitation that the cut financial cards are transported separately from the scrap, away from the cutting station to a delivery station. Neither Archer nor Donahue, nor any of the other cited references, disclose or suggest such limitations. Notably, the card described in Archer does not contain a portion that is fully separated from the remainder of the card, and which is transported away from a cutting station separately from the remainder (*see, e.g.*, Archer, col. 2, lines 20-32). Applicants therefore respectfully request the allowance of claim 22.

Claims 23-26 and 29-31 are dependent upon claim 22, and thus incorporate all of its limitations. As such, claims 23-26 and 29-31 similarly contain the limitations above that are not disclosed or suggested in the cited references. Applicants therefore respectfully request the allowance of claims 23-26 and 29-31.

Applicants respectfully submit that the patent application is in condition for allowance. If, in the opinion of the Examiner, a telephone conference would expedite the prosecution of the subject application, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,



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